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I hereby certify that this correspondence is being transmitted by facsimile to Examiner Robert Morgan of the United States Patent Office, at (571) 273-8300. Date and Signature of transmittal *J. Pienkos*

March 19, 2008

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: **Pienkos, John T.**

Serial No.: **09/694,402**

Filing Date: **October 22, 2000**

Title: **SYSTEM AND METHOD FOR PROVIDING  
REDUCED INSURANCE PREMIUMS**

Examiner: **Robert Morgan**

Art Unit: **3626**

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**AMENDMENT**

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office action mailed on September 19, 2007, the Applicant respectfully provides the following Remarks and Amendments.

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 5 of this paper.